

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
One Bowling Green  
New York, NY 10004-1408**

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IN RE: Michael B. Mader

CASE NO.: 12-15028-scc

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7  
xxx-xx-5976

**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 12/28/12 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Angela G. Tese-Milner is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 4/16/13

Shelley C. Chapman, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Pg 3 of 5**  
**United States Bankruptcy Court**  
**Southern District of New York**

In re:  
Michael B. Mader  
Debtor

Case No. 12-15028-scc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0208-1

User: gwhite  
Form ID: 155Page 1 of 3  
Total Noticed: 35

Date Rcvd: Apr 16, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2013.

db +Michael B. Mader, 536 East 14th Street, Apartment 13, New York, NY 10009-3392  
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg +United States Attorney's Office, Southern District of New York,  
Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
6019144 +ALLIED INTERSTATE, PO BOX 361774, COLUMBUS, OH 43236-1774  
6019146 ASSET RECOVERY SOLUTIONS LLC, 2200 E DEVON AVENUE, SUITE 200, DES PLAINES, IL 60018-4501  
6019154 COHEN & SLAMOWITZ, 199 CROSSWAYS PARK DRIVE, WOODBURY, NY 11797-2016  
6019155 +DERMATOLOGY ASSOCIATES, 530 FIRST AVENUE, SUITE 7R, NEW YORK, NY 10016-6402  
6019157 FIRSTSOURCE ADVANTAGE LLC, PO BOX 628, BUFFALO, NY 14240-0628  
6019158 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: FORSTER & GARBUS ESQS, 500 BI COUNTY BLVD, PO BOX 9030,  
FARMINGDALE, NY 11735-9030)  
6019159 +FRONTIER FINANCIAL GROUP, 631 N STEPHANIE STREET, SUITE 419, HENDERSON, NV 89014-2633  
6019163 KEY BANK, PO BOX 183051, COLUMBUS, OH 43218-3051  
6019168 NYS DEPT OF TAXATION AND, BANKRUPTCY SECTION, PO BOX 5300, ALBANY, NY 12205-0300  
6019169 +PETER A ROSENSTEIN DMD, 30 EAST 60TH STREET, SUITE 501, NEW YORK, NY 10022-1087  
6019170 +PORTFOLIO RECOVERY ASSOCIATES, 100 PARK AVENUE, SUITE 1600, NEW YORK, NY 10017-5538  
6019172 +SAUK COUNTY CLERK OF COURT, C/O CREDIT MANAGEMENT CONT, 2509 S STOUGHTON ROAD,  
MADISON, WI 53716-3314  
6019173 +THE BUREAUS INC, 1717 CENTRAL STREET, EVANSTON, IL 60201-1590  
6019174 +WELLS FARGO EDUCATION FIN SERV, PO BOX 650725, DALLAS, TX 75265-0725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

6019145 EDI: AMEREXPR.COM Apr 16 2013 19:13:00 AMERICAN EXPRESS, PO BOX 2855,  
NEW YORK, NY 10116-2855  
6034298 +EDI: ATLASACQU.COM Apr 16 2013 19:13:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
6019147 +EDI: BANKAMER.COM Apr 16 2013 19:13:00 BANK OF AMERICA, ATTN BANKRUPTCY,  
4161 PEIDMONT PKWY, GREENSBORO, NC 27410-8119  
6019148 +E-mail/Text: cms-bk@cms-collect.com Apr 16 2013 19:20:43 CAPITAL MANAGEMENT SERVICES,  
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464  
6019149 +EDI: CAPITALONE.COM Apr 16 2013 19:13:00 CAPITAL ONE, ATTN BANKRUPTCY, PO BOX 30285,  
SALT LAKE CITY, UT 84130-0285  
6019150 +EDI: RMSC.COM Apr 16 2013 19:13:00 CARE CREDIT, GE MONEY BANK, PO BOX 960061,  
ORLANDO, FL 32896-0061  
6019151 +EDI: CHASE.COM Apr 16 2013 19:13:00 CHASE, ATTN BANKRUPTCY, PO BOX 15145,  
WILMINGTON, DE 19850-5145  
6019156 +EDI: ICSYSTEM.COM Apr 16 2013 19:18:00 DR PETER ROSENSTEIN, C/O IC SYSTEM INC,  
PO BOX 64378, SAINT PAUL, MN 55164-0378  
6019160 +EDI: HFC.COM Apr 16 2013 19:13:00 HSBC, ATTN BANKRUPTCY, PO BOX 3425,  
BUFFALO, NY 14240-3425  
6019162 +EDI: HFC.COM Apr 16 2013 19:13:00 HSBC BANK, ATTN BANKRUPTCY, PO BOX 5213,  
CAROL STREAM, IL 60197-5213  
6019164 +EDI: RESURGENT.COM Apr 16 2013 19:18:00 LVNV FUNDING, PO BOX 740281,  
HOUSTON, TX 77274-0281  
6019165 EDI: MID8.COM Apr 16 2013 19:18:00 MIDLAND CREDIT MANAGEMENT, PO BOX 939019,  
SAN DIEGO, CA 92193-9019  
6019166 +EDI: MID8.COM Apr 16 2013 19:18:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE, SUITE 200,  
SAN DIEGO, CA 92123-2255  
6019167 +EDI: NESF.COM Apr 16 2013 19:18:00 NATIONAL COLLEGIATE TRUST,  
C/O NATIONAL ENTERPRISE SYSTEM, 29125 SOLON ROAD, SOLON, OH 44139-3442  
6019171 +EDI: SALMAESERVICING.COM Apr 16 2013 19:18:00 SALLIE MAE, 910 HARRISON AVENUE,  
PANAMA CITY, FL 32401-2528

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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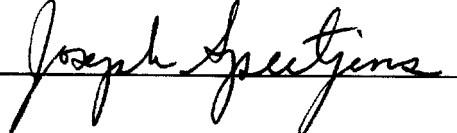
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2013

Signature:



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User: gwhite  
Form ID: 155

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2013 at the address(es) listed below:

Angela G. Tese-Milner a.tese-milner@epitrustee.com, atesemilner@ecf.epiqsystems.com  
David I. Pankin on behalf of Debtor Michael Mader info@pankinlaw.com

TOTAL: 2